

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
David William Cline
Debtor

Case No. 20-03270-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1
Date Rcvd: Nov 29, 2023

User: AutoDocket
Form ID: 3180W

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Total Noticed: 24

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 01, 2023:

Recip ID	Recipient Name and Address
db	+ David William Cline, 13260 Gearhart Road, Greencastle, PA 17225-9518

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: AISACG.COM	Nov 29 2023 23:41:00	Ally Bank, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ EDI: PRA.COM	Nov 29 2023 23:41:00	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
cr	+ EDI: RECOVERYCORP.COM	Nov 29 2023 23:41:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5374016	EDI: GMACFS.COM	Nov 29 2023 23:41:00	Ally Bank, PO Box 130424, Roseville, MN 55113-0004
5422986	+ EDI: AISACG.COM	Nov 29 2023 23:41:00	Ally Bank, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
5372923	+ EDI: GMACFS.COM	Nov 29 2023 23:41:00	Ally Financial, Inc., Ally Detroit Center, 500 Woodward Avenue, Detroit, MI 48226-3416
5372924	EDI: BANKAMER	Nov 29 2023 23:41:00	Bank of America, NA, PO Box 982238, El Paso, TX 79998-2238
5375994	EDI: CAPITALONE.COM	Nov 29 2023 23:41:00	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
5372925	EDI: CAPITALONE.COM	Nov 29 2023 23:41:00	Capital One Bank USA, NA, PO Box 30285, Salt Lake City, UT 84130-0285
5372927	+ EDI: IRS.COM	Nov 29 2023 23:41:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
5372926	EDI: JPMORGANCHASE	Nov 29 2023 23:41:00	Chase Card, PO Box 15298, Wilmington, DE 19850
5375808	+ Email/Text: JPMCBKnotices@nationalbankruptcy.com	Nov 29 2023 18:42:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
5384481	+ Email/Text: camanagement@mtb.com	Nov 29 2023 18:42:00	M&T BANK, PO BOX 1508, BUFFALO, NY 14240-1508
5372928	+ Email/Text: camanagement@mtb.com	Nov 29 2023 18:42:00	M&T Bank, Attn: Legal Document Processing, 626 Commerce Drive, Amherst, NY 14228-2391
5372929	+ Email/Text: unger@members1st.org	Nov 29 2023 18:42:00	Members 1st Federal Credit Union, 5000 Louise

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			Drive, PO Box 40, Mechanicsburg, PA 17055-0040
5478649	EDI: PRA.COM	Nov 29 2023 23:41:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
5478650	EDI: PRA.COM	Nov 29 2023 23:41:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
5382812	EDI: PRA.COM	Nov 29 2023 23:41:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
5372930	+ Email/Text: bankruptcyteam@quickenloans.com	Nov 29 2023 18:42:00	Quicken Loans, 1050 Woodward Avenue, Detroit, MI 48226-3573
5378712	+ Email/Text: bankruptcyteam@quickenloans.com	Nov 29 2023 18:42:00	Quicken Loans, LLC, 635 Woodward Avenue, Detroit, MI 48226-3408
5373123	+ EDI: SYNC	Nov 29 2023 23:41:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5372931	EDI: SYNC	Nov 29 2023 23:41:00	Synchrony Bank / Amazon, Attn: Bankruptcy Department, PO Box 965060, Orlando, FL 32896-5060
5372932	EDI: SYNC	Nov 29 2023 23:41:00	Synchrony Bank / PayPal Extras, Attn: Bankruptcy Department, PO Box 965060, Orlando, FL 32896-5060

TOTAL: 23

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
5384946	*+	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 01, 2023 Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 29, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. bnicholas@kmlawgroup.com
Brian C Nicholas	on behalf of Creditor Quicken Loans LLC bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com

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Jack N Zaharopoulos

TWecf@pamd13trustee.com

Michael Patrick Farrington

on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. mfarrington@kmlawgroup.com

Paul Donald Murphy-Ahles

on behalf of Debtor 1 David William Cline pmurphy@dplglaw.com kgreene@dplglaw.com

United States Trustee

ustpreion03.ha.ecf@usdoj.gov

TOTAL: 6

Information to identify the case:

Debtor 1

David William Cline

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-5239

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN ----

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 1:20-bk-03270-HWV

12/18

Order of Discharge**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

David William Cline

11/29/23**By the
court:**Henry W. Van Eck, Chief Bankruptcy
Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.